

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION - DETROIT**

In re:

Sharon LaVerne White

Debtor(s)

Case No. 14-57799-PJS

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

David Wm. Ruskin, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/16/2014.
- 2) The plan was confirmed on 04/15/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 05/01/2018, 07/31/2018.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 06/18/2020.
- 5) The case was dismissed on 07/09/2020.
- 6) Number of months from filing or conversion to last payment: 62.
- 7) Number of months case was pending: 69.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$4,705.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

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Receipts:

Total paid by or on behalf of the debtor	\$67,365.12
Less amount refunded to debtor	\$1,250.00

NET RECEIPTS: **\$66,115.12**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$13,704.54
Court Costs	\$0.00
Trustee Expenses & Compensation	\$4,883.83
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$18,588.37**

Attorney fees paid and disclosed by debtor: \$500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ADVANCE AMERICA	Unsecured	703.33	NA	NA	0.00	0.00
AT&T	Unsecured	79.59	NA	NA	0.00	0.00
BAY AREA CREDIT SERVICE	Unsecured	80.00	NA	NA	0.00	0.00
CONSUMERS ENERGY	Unsecured	NA	401.14	401.14	0.00	0.00
DEPT OF EDUCATION/NELN	Unsecured	4,092.00	NA	NA	0.00	0.00
DEPT OF EDUCATION/NELN	Unsecured	3,161.00	NA	NA	0.00	0.00
DEPT OF EDUCATION/NELN	Unsecured	3,145.00	NA	NA	0.00	0.00
DEPT OF EDUCATION/NELN	Unsecured	3,122.00	NA	NA	0.00	0.00
DEPT OF EDUCATION/NELN	Unsecured	2,352.00	NA	NA	0.00	0.00
DEPT OF EDUCATION/NELN	Unsecured	2,350.00	NA	NA	0.00	0.00
DEPT OF EDUCATION/NELN	Unsecured	1,780.00	NA	NA	0.00	0.00
DEPT OF EDUCATION/NELN	Unsecured	1,780.00	NA	NA	0.00	0.00
DR LEONARDS/CAROL WRIG	Unsecured	19.00	NA	NA	0.00	0.00
EXETER FINANCE LLC	Secured	15,340.00	15,982.14	15,982.14	10,343.07	1,868.99
FIRST PREMIER BANK	Unsecured	456.00	455.94	455.94	0.00	0.00
FIRST PREMIER BANK	Unsecured	449.00	449.00	449.00	0.00	0.00
FRANKLIN COLLECTION SERVICE	Unsecured	56.82	NA	NA	0.00	0.00
GENISYS CREDIT UNION	Unsecured	1,502.67	1,502.67	1,502.67	0.00	0.00
GINNY'S	Unsecured	61.49	77.43	77.43	0.00	0.00
GUTHY RENKER	Unsecured	22.94	NA	NA	0.00	0.00
HENRY FORD HEALTH SYSTEMS	Unsecured	250.00	NA	NA	0.00	0.00
I C SYSTEMS	Unsecured	93.92	NA	NA	0.00	0.00
INDEPENDENCE GREEN APARTMENT	Secured	689.00	1,014.02	1,014.02	931.82	0.00
INDEPENDENCE GREEN APARTMENT	Secured	0.00	0.00	0.00	25,863.90	0.00
INTERNAL REVENUE SERVICE	Priority	12,000.00	8,520.16	8,520.16	2,118.45	0.00
INTERNAL REVENUE SERVICE	Secured	NA	2,705.00	2,705.00	2,705.00	283.26
INTERNAL REVENUE SERVICE	Unsecured	0.00	8,202.59	8,202.59	0.00	0.00
MAXLEND	Unsecured	645.02	NA	NA	0.00	0.00
MEADE & ASSOCIATES INC	Unsecured	50.00	NA	NA	0.00	0.00
MEADE & ASSOCIATES INC	Unsecured	35.00	NA	NA	0.00	0.00
MICHIGAN BELL TELEPHONE COMP	Unsecured	NA	338.32	338.32	0.00	0.00

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Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
MONTGOMERY WARD	Unsecured	172.58	295.70	295.70	0.00	0.00
PLANET FITNESS	Unsecured	90.15	NA	NA	0.00	0.00
PROG FINANCE LLC	Secured	406.26	303.95	303.95	303.95	0.00
PROG FINANCE LLC	Secured	NA	358.56	358.56	358.56	0.00
SAMS CLUB	Unsecured	65.00	NA	NA	0.00	0.00
SILVER CLOUD FINANCIAL	Unsecured	0.00	600.00	600.00	0.00	0.00
STATE OF MICHIGAN CD	Secured	NA	1,744.81	1,744.81	1,744.81	0.00
STATE OF MICHIGAN CD	Unsecured	NA	3,238.59	3,238.59	0.00	0.00
STATE OF MICHIGAN CD	Priority	3,000.00	4,041.77	4,041.77	1,004.94	0.00
STONEBERRY	Unsecured	108.11	NA	NA	0.00	0.00
THE SPRINGS APARTEMNTS	Unsecured	1,598.00	NA	NA	0.00	0.00
THE SPRINGS APARTEMNTS	Secured	0.00	NA	NA	0.00	0.00
TRIDENT ASST	Unsecured	136.00	NA	NA	0.00	0.00
U S DEPARTMENT OF EDUCATION %	Unsecured	5,194.00	29,078.71	29,078.71	0.00	0.00
UNIVERSAL CREDIT SERVICES	Unsecured	56.00	NA	NA	0.00	0.00
VERIZON	Unsecured	500.00	490.49	490.49	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$15,982.14	\$10,343.07	\$1,868.99
All Other Secured	\$6,126.34	\$31,908.04	\$283.26
TOTAL SECURED:	\$22,108.48	\$42,251.11	\$2,152.25
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$12,561.93	\$3,123.39	\$0.00
TOTAL PRIORITY:	\$12,561.93	\$3,123.39	\$0.00
GENERAL UNSECURED PAYMENTS:	\$45,130.58	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$18,588.37</u>	
Disbursements to Creditors	<u>\$47,526.75</u>	
TOTAL DISBURSEMENTS :		<u>\$66,115.12</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/19/2020

By: /s/ David Wm. Ruskin

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.